

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank



Order Filed on November 1, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

George R. LaBrutto &

Debbie D. Ragona,

Debtors.

Case No.: 14-14557-VFP

Adv. No.:

Hearing Date: 10/06/2016

Judge: Vincent F. Papalia

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: November 1, 2016**

A handwritten signature in cursive script, reading "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtors: George R. LaBrutto & Debbie D. Ragona

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Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 276 Seaton Avenue, Roselle Park, NJ 07204, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Melinda Middlebrooks, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 30, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2014 through September 2016 for a total post-petition default of \$41,812.17(3 @ \$1,309.45; 3 @ \$1,339.51; 7 @ \$1,343.62; 5 @ \$1,444.15; 12 @ \$1,436.60); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$41,812.17 will be added to the affidavit of the amount due and paid per Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2016, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that the subject property is to be sold within six months from the date of this order to pay off Secured Creditor's lien in full, including but not limited to the post-petition arrears referenced in this Order; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan, and that this motion is hereby resolved.